

## Understanding Plan Categories in the Marketplace

The Health Insurance Marketplace, an online shopping website where you can compare and enroll in private health insurance plans that best fit your budget and needs.

### What are the Plan Categories within the Marketplace?

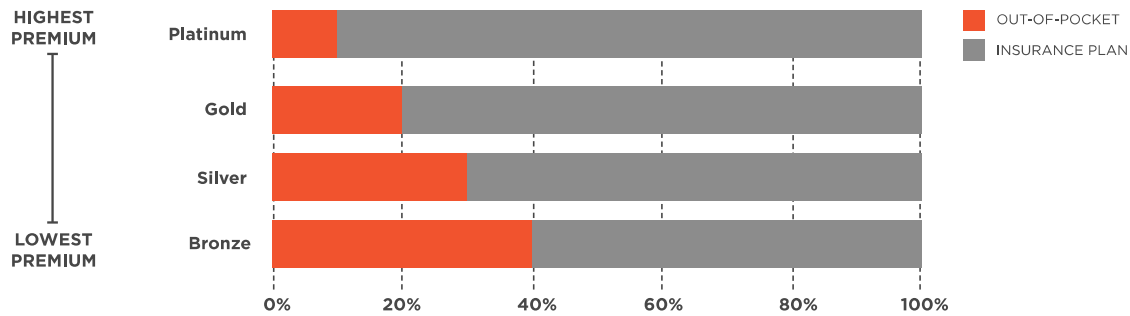
In the Marketplace, there are different plan categories based on how much you pay compared to how much your insurance company pays for your health care services. These plan categories are bronze, silver, gold and platinum.

The different categories do not mean that some plans are lower quality health insurance than other plans. All individual and small group health care plans offered through the Marketplace are required to include the ten essential health benefit categories to make sure you have the coverage you need when you get sick or hurt.

### How Much Do The Different Categories Cost?

In general, the more you are willing or able to pay out-of-pocket each time you need health care services, like a doctor's office visit or prescription, the lower your monthly premium payment will be. Usually bronze plans have lower premiums and higher out-of-pocket costs, and platinum plans have higher premiums and lower out-of-pocket costs. For more information on premiums and out-of-pocket costs, check out the [What You Need to Know About Health Insurance Costs](#) fact sheet.

The chart below shows the average amount you can expect to pay for out-of-pocket costs and how much you can expect your health insurance plan to pay for covered health care services, based on which plan category you choose. These amounts are averages and will vary from person to person depending on how much health care they use.



## What if I Need Help Finding or Comparing Health Insurance Options?

If you need help, you can talk to someone near you for free about your coverage options. There are people available to meet face-to-face or over the phone. You can speak with:

- **Navigators:** Specially trained counselors that are available to help answer your questions and find coverage for you or your family.
- **Agents and Brokers:** Licensed professionals who are registered with the Marketplace and can help recommend specific health insurance plans for your family. If you currently use an agent or broker, be sure to ask them if they are registered.

You can also call the toll-free Help Desk at **(866)311-1119**, open seven days a week from 8 a.m. to 8 p.m.